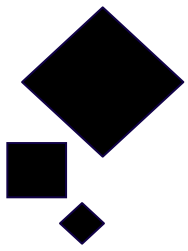


Innovations in Community Development

EarnBenefits: Linking IDAs to a comprehensive benefits strategy

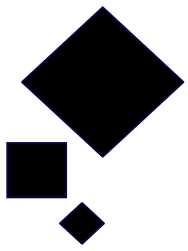
***AFI Conference Call
June 14 & 15, 2005***



Background

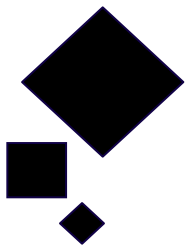
Founded in 1986, Seedco, a national community development intermediary, creates opportunities for low-wage workers and their families by engaging with community partners and anchor institutions to develop, operate and learn from model programs that:

- 1) help people join the workforce and achieve economic self-sufficiency
- 2) assist small businesses
- 3) promote asset building for residents and businesses in economically distressed communities.



Seedco's AFI IDA Program

- Originally launched in 2000 through our Non-Profit Assistance Corporation (N-PAC)
- Seedco/N-PAC is the central administrator (e.g. partnership w/ Citibank, policies and procedures, matching, reporting)
- CBO partners (members of our *EarnFair* Alliance) provide outreach, screen potential clients for eligibility, and conduct follow up
- 330 accounts opened to date
- Primary savings goal is educational expenses



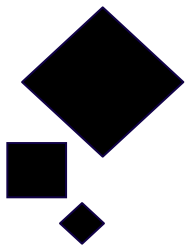
Program Challenges

Outreach is difficult:

- Lack of knowledge about IDA and other benefits
- Perceived as difficult to access
- Negative experiences with government benefits
- Savings goals are limited

Back-end administration is resource intensive:

- Difficult to balance need for upfront outreach with complex “back-end” administrative requirements
- Need for intensive follow up



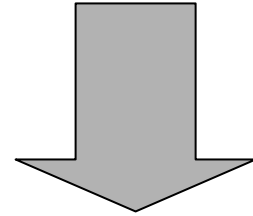
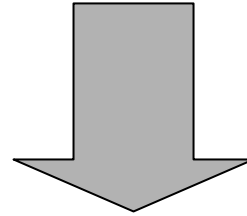
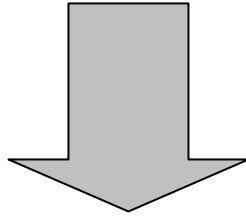
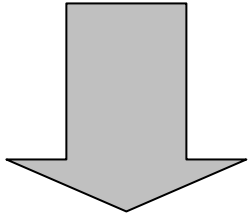
EarnBenefitssm Services

CBOs

Businesses

One Stops

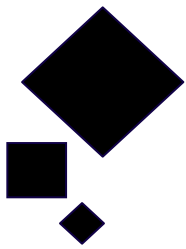
**Community
Colleges**



Marketing & Outreach

**Eligibility Screening
& Facilitated Access**

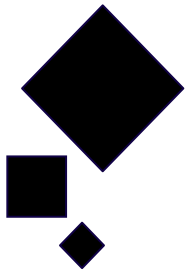
**Benefits
Management**



Earn Benefits

Examples of benefits and work supports included:

- **Financial services** – IDA, low-interest loan program, free checking and savings accounts, financial education
- **Tax credits** – EITC, child and dependent care credit
- **Childcare** – transitional childcare, childcare vouchers for working families
- **Money Savers** – Food Stamps, WIC, Home Energy Assistance, School Lunch Program
- **Healthcare** – Medicaid, Child Health Plus, Family Health Plus

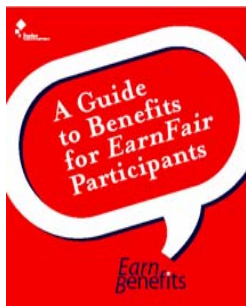


Part I: Marketing and Outreach

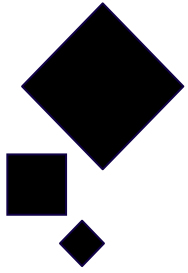
Objective : Educate low-wage families about benefits that promote job retention and self-sufficiency



www.earnbenefits.org – provides comprehensive, user-friendly information on eligibility guidelines and application processes



marketing campaign – provides low-wage workers with the information they need to make choices that improve their bottom line.



Part II: Eligibility Screening & Facilitated Access

Objective: To centralize and streamline access to multiple benefits

- Use technology to screen for multiple benefits and store personal profile
- Work with government agencies to facilitate access to benefits (e.g. online completion of applications, e-filing, data sharing)
- Innovate new benefits to meet needs of low-wage working families



Part III: Benefits Management

Objective: To engage low-wage families over time and ensure that benefit access leads to continuous employment and economic well being:

- Follow-up and ongoing screening for benefits to meet changing needs
- Trouble shoot application problems
- Assistance with re-certification
- Facilitate career and training opportunities
- Track outcomes



EarnBenefits NYC

Accomplishments to Date

January 2004 through May 2005:

- Screened 2,805 people
- 697 have received benefits totaling approximately \$1.69M
- Average benefit amount of \$2,425

May 2005 highlights:

- 1625 people received facilitated access



EarnBenefits and IDA integration

By integrating our IDA program into *EarnBenefits*, we have been able to:

- Engage workers who aren't eligible for other gov't benefits but need help working toward self-sufficiency (e.g. working people whose income is slightly above eligibility limit, single men)
- Broaden our marketing and outreach, which has resulted in significant increase in IDA accounts opened (76 accounts opened – 25% of total – in last six months alone)
- Improve the efficiency of our eligibility determination and application process
- Streamline post-purchase follow up



For More Information

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(646) 843-6514, reross@seedco.org

Check out our websites:

- www.seedco.org
- www.earnbenefits.org